



UBA
Compliance Advisor

What every HR leader should know about compliance



2021 Health Savings Account and High Deductible Health Plan Inflation Adjusted Amounts

The Internal Revenue Service (IRS) released [Rev. Proc. 2020-23](#) that provides the 2021 inflation adjusted amounts for health savings accounts (HSAs) and HSA-qualifying high deductible health plans (HDHPs).

The 2021 annual HSA contribution limit is \$3,600 for individuals with self-only HDHP coverage (a \$50 increase from the \$3,550 contribution limit in 2020). The 2021 annual HSA contribution limit is \$7,200 for individuals with family HDHP coverage (a \$100 increase from the \$7,100 contribution limit in 2020).

The 2021 minimum annual deductible is \$1,400 for self-only HDHP coverage (the same as the 2020 minimum annual deductible). The 2021 minimum annual deductible is \$2,800 for family HDHP coverage (the same as the 2020 minimum annual deductible).

The 2021 annual limit on out-of-pocket expenses (deductibles, copayments, and other amounts, but not premiums) is \$7,000 for self-only HDHP coverage (a \$100 increase from the \$6,900 limit in 2020). The 2021 annual limit on out-of-pocket expenses is \$14,000 for family HDHP coverage (a \$200 increase from the \$13,800 limit in 2020).

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This information is general and is provided for educational purposes only. It is not intended to provide legal advice. You should not act on this information without consulting legal counsel or other knowledgeable advisors.